

# MULTIPLE GOALS RISK QUESTIONNAIRE

THE FOLLOWING QUESTIONNAIRE HAS BEEN DESIGNED TO HELP YOU BEGIN THE PLANNING PROCESS.  
CIRCLE THE NUMBER ASSOCIATED WITH THE ANSWER THAT BEST DESCRIBES YOUR SITUATION.

What is your current age?

- |         |   |
|---------|---|
| Over 65 | 1 |
| 51 - 65 | 2 |
| 36 - 50 | 3 |
| 20 - 35 | 4 |

When do you first expect to access the money invested?

- |                        |   |
|------------------------|---|
| Within 3 years         | 1 |
| Between 3 and 5 years  | 2 |
| Between 5 and 15 years | 3 |
| More than 15 years     | 4 |

Over what time period do you judge investment performance?

- |                 |   |
|-----------------|---|
| Monthly         | 1 |
| Quarterly       | 2 |
| Annually        | 3 |
| Over five years | 4 |

How many months of living expenses are covered by your current liquid assets?

- |                         |   |
|-------------------------|---|
| Less than 3 months      | 1 |
| Between 3 and 6 months  | 2 |
| Between 6 and 12 months | 3 |
| More than 12 months     | 4 |

Of the following groups of investments, which have you typically purchased in the past or would you consider purchasing? (Choose all that apply.)

- |  |   |
|--|---|
| Bank CDs, T-Bills, Bonds                   | 1 |
| Balanced (fixed-income and equities)       | 2 |
| Equities (blue chip Fortune 500 companies) | 3 |
| Equities (international and small stocks)  | 4 |

How much do you expect your household income to change in the next few years?

- |                                      |   |
|--------------------------------------|---|
| I expect it to decrease              | 1 |
| I expect it to be unchanged          | 2 |
| I expect it to increase moderately   | 3 |
| I expect it to increase dramatically | 4 |

How optimistic are you about your financial future?

- |                 |   |
|-----------------|---|
| Pessimistic     | 1 |
| Unsure          | 2 |
| Positive        | 3 |
| Very Optimistic | 4 |

How much do you expect your investments to attain annually?

- |              |   |
|--------------|---|
| 2 - 4%       | 1 |
| 4 - 6%       | 2 |
| 6 - 9%       | 3 |
| More than 9% | 4 |

Which statement best describes you?

*I would invest in something that offered:*

- |   |   |
|---|---|
| Some current income and is very safe  | 1 |
| High current income and has some risk   | 2 |
| High total return (some income and appreciation) and has substantial risk                   | 3 |
| Substantial return (a little income and high appreciation) and has very high levels of risk | 4 |

If you invested \$100,000 and shortly thereafter the market declined, at what point would you liquidate and move to a more stable investment?

- |   |   |
|---|---|
| Immediately   | 1 |
| At \$90,000   | 2 |
| At \$75,000   | 3 |
| I would not sell and would wait for the market to turnaround regardless of the losses | 4 |

**SCORING:** To compute your score, add all of the circled numbers together and refer to the range on the right to determine a suggested model portfolio. The Portfolio Mixes presented are a guide to investing and should not be considered investment advice. You may choose to allocate your assets based on these portfolio illustrations or design a portfolio mix of your own. Your investment professional can provide details regarding the specific allocation of these Portfolio Mixes. In applying any particular asset allocation model to your individual situation, you should consider all of your assets, income and investments.

**TOTAL SCORE** \_\_\_\_\_

SCORE	PORTFOLIO MIX
10-12	INCOME
13-16	INCOME & GROWTH
17-22	BALANCED
23-30	GROWTH & INCOME
31-37	GROWTH
38-40	AGGRESSIVE GROWTH

## Disclosure

Please consider the objectives, risks, charges and expenses carefully before investing in the Forward Funds. A prospectus with this and other information may be obtained by calling (888) 312-4100 or by visiting [www.forwardfunds.com](http://www.forwardfunds.com). Please read carefully before making a final investment decision.

The asset-allocated models are suggested investment portfolios and are not mutual funds. The portfolios are constructed using Underlying Funds. The Underlying Funds used are the Forward Large Cap Growth, Forward Large Cap Value, Forward Small to Mid Cap, Forward International Equity, Forward Frontier Markets, Forward Strategic Alternatives, Forward High Yield Bond, Forward Investment Grade Fixed-Income, Forward Mortgage Securities, Forward U.S. Government Money, Forward Emerging Markets, and Forward International Fixed-Income Funds. Investing involves risk, including possible loss of principal. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Through separate prospectuses, Forward Funds offers multiple classes of shares. Each class has different expenses that would affect performance. There is no assurance that the individual Funds or asset-allocated models will meet their objectives.

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Effective 5/1/10, Accessor Funds will be renamed to Forward Funds. The Accessor Growth Fund will be renamed to the Forward Large Cap Growth Fund. The Accessor Value Fund will be renamed to the Forward Large Cap Value Fund.

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